

**What is claimed is:**

1. An electronic payment system that makes electronic money payment relating to a dealing, comprising: a payment terminal operable to store a first balance of electronic money for said electronic money payment relating to said dealing; a demanding terminal operable to communicate with said payment terminal to demand said payment; and a payment apparatus operable to communicate with said demanding terminal and to store a second balance of electronic money to correspond to an identification number of said payment terminal for validating said payment, wherein said demanding terminal receives from said payment terminal said first balance stored in said payment terminal and transmits said first balance to said payment apparatus, and said payment apparatus detects unfair use of said electronic money by checking said first balance stored in said payment terminal, which was received from said demanding terminal, with said second balance stored in said payment apparatus.

2. A payment apparatus that communicates with a payment terminal and a demanding terminal to make settlement on an electronic money payment for a dealing, the payment terminal being operable to store an electronic money balance for making payment on the dealing by the electronic money, the demanding terminal being operable to demand the payment on the dealing, the payment apparatus comprising: a memory unit operable to store a check balance of said electronic money to correspond to an identification number of said payment terminal; a communication unit operable to receive, from said demanding terminal, a payment amount of said electronic money to be paid by said payment terminal; and a processor operable to update said check balance of said electronic money stored in said memory unit based on said payment amount received from said demanding terminal.

3. The payment apparatus as claimed in claim 2, wherein, in a case where said communication unit received from said payment terminal a deposit-requested amount of said electronic money, said processor updates said check balance stored in said memory unit based on said deposit-requested amount, and said communication unit transmits a new balance, obtained by said update, to said payment terminal.

4. The payment apparatus as claimed in claim 2, wherein, in a case where said communication unit received a balance inquiry request from said payment terminal together with the electronic money balance for making payment on the dealing, said processor compares said electronic money balance said communication unit received from said payment terminal with

said check balance stored in said memory unit, and transmits a warning indicating a possibility of unfair use when said compared balances do not coincide.

5. The payment apparatus as claimed in claim 2, wherein said communication unit transmits a balance inquiry request to said payment terminal and receives the electronic money balance for making payment on the dealing from said payment terminal, and said processor compares said electronic money balance said communication unit received from said payment terminal with said check balance stored in said memory unit, and notifies a manager of said payment apparatus of a warning indicating a possibility of unfair use when said compared balances do not coincide.

6. The payment apparatus as claimed in claim 3, wherein said memory unit stores a term of validity in relation to said electronic money, and in a case where said communication unit received said payment amount of said electronic money from said demanding terminal, said processor does not update said check balance of said electronic money stored in said memory unit based on said payment amount, and notifies a manager of said payment apparatus of a warning indicating a possibility of unfair use, when a time that has passed after a start time, at which said communication unit transmitted, to said payment terminal, said new balance of said electronic money based on said deposit-requested amount, has gone beyond said term of validity.

7. The payment apparatus as claimed in claim 2, wherein said memory unit stores an update time in relation to said electronic money at which said check balance of said electronic money was last updated based on a previous payment amount, and in a case where said communication unit received said payment amount from said demanding terminal, said processor does not update said check balance of said electronic money when a predetermined time has not passed after said update time based on said previous payment amount.

8. A demanding terminal that communicates with a payment apparatus, which settles electronic money payment on a dealing, and a payment terminal, which makes electronic money payment on the dealing, the demanding terminal, which demands the payment on the dealing, comprising: a first communication unit operable to communicate with said payment terminal and to receive a check reference number of said electronic money from said payment terminal; a second communication unit operable to communicate with said payment apparatus, to transmit said check reference number of said electronic money to said payment apparatus, and

to receive a result of a validation of said electronic money; and a processor operable to calculate a payment amount of said electronic money to be paid by said payment terminal and to make said second communication unit send said payment amount to said payment apparatus, in a case where said second communication unit received a signal indicating that said validation of said electronic money was successful.

9. The demanding terminal as claimed in claim 8, wherein said processor makes said first communication unit send said payment amount to said payment terminal in a case where said second communication unit received said signal indicating that said validation of said electronic money was successful, and said processor makes said second communication unit send said payment amount to said payment apparatus in a case where said first communication unit received a confirmation signal for said payment amount from said payment terminal.

10. The demanding terminal as claimed in claim 9, wherein said first communication unit receives, from said payment terminal, an electronic money balance, for making electronic money payment on the dealing, stored in said payment terminal, and said second communication unit sends said electronic money balance stored in said payment terminal to said payment apparatus for validating said electronic money balance stored in said payment terminal with a check balance for said electronic money, stored in said payment apparatus.

11. The demanding terminal as claimed in claim 10, wherein said first communication unit communicates with said payment terminal by optical communication or short-distance communication to receive from said payment terminal an identification number for identifying said payment on the dealing, and said second communication unit communicates with said payment apparatus via a telephone line or a private communication line to send said identification number to said payment apparatus.

12. The demanding terminal as claimed in claim 11, wherein, in a case where said first communication unit received from said payment terminal information regarding a start point, at which a user of said payment terminal started to use said electronic money, said processor calculates the payment amount based on a distance moved by said user from said start point.

13. A payment terminal for communicating with a payment apparatus, which is operable to store a balance of electronic money for making settlement on a dealing by the electronic money, and a demanding terminal, which is operable to demand the payment on the

dealing, the payment terminal, which makes the electronic money payment on the dealing, comprising: a first communication unit operable to communicate with said payment apparatus and to receive, from said payment apparatus, said balance of said electronic money stored in said payment apparatus; a memory unit operable to store said balance of said electronic money received by said first communication unit; a second communication unit operable to communicate with said demanding terminal and to receive a payment amount of said electronic money from said demanding terminal; and a processor operable to update said balance of said electronic money stored in said memory unit based on said payment amount.

14. The payment terminal as claimed in claim 13, wherein said first communication unit receives said balance of said electronic money from said payment apparatus in a case where a deposit-requested amount of said electronic money was sent to said payment apparatus.

15. The payment terminal as claimed in claim 14, wherein said second communication unit sends said balance stored in said memory unit to said payment apparatus for validating said balance, when sending said deposit-requested amount of said electronic money to said payment apparatus, and receives a new balance from said payment apparatus in a case where said validation of said balance was successful.

16. The payment terminal as claimed in claim 15, wherein said second communication unit sends said balance stored in said memory unit to said payment apparatus when a predetermined time has passed after a time at which said new balance was received from said payment apparatus, and receives a result of said validation of said balance.

17. The payment terminal as claimed in claim 15, wherein said memory unit stores a term of validity of said electronic money, and said processor notifies a user of said payment terminal that said electronic money is unavailable in a case where a time that has passed after a start time, at which said second communication unit received said new balance from said payment apparatus, has gone beyond said term of validity.

18. A communication adapter, to which a payment terminal for making electronic money payment on a dealing is attached, whereby the payment terminal communicates with a charging system for a toll road, the communication adapter comprising: a detection unit operable to detect an electric wave signal transmitted from said charging system; and a control unit operable to make said payment terminal, attached to said communication adapter, communicate with said charging system by wireless communication to send said charging system a check

reference number of electronic money stored in said payment terminal for validation of said electronic money, in a case where said electric signal from said charging system was detected.

19. The communication adapter as claimed in claim 18, further comprising a sound notification unit operable to generate a first sound for notifying a result of said validation of said electronic money, in a case where said result of said validation of said electronic money was received from said charging system.

20. The communication adapter as claimed in claim 19, wherein said payment terminal sends a balance of said electronic money to said charging system, and said sound notification unit generates a second sound for notifying a shortage of said balance of said electronic money, in a case where the shortage of said balance was notified from said charging system.

21. A payment terminal for communicating with a charging system of a toll road to pay toll by electronic money, comprising: a memory unit operable to store a check reference number of said electronic money; a detection unit operable to detect an electric wave signal transmitted from said charging system; and a communication unit operable to communicate with said charging system to send said check reference number, stored in said memory unit, to said charging system, in a case where said detection unit detected said electric wave signal.